

# SIGNATURE & SIGNATURE 2

For Financial Brokers and Financial Advisers Only

## *Now even more great reasons to invest*

To help you to meet the full breadth of your customers' investment needs, Irish Life has a range of the highest quality fund solutions in Signature and Signature 2. With our Multi-Asset Portfolio Funds (MAPs) we are offering you even more diversification for your customers no matter what their attitude to risk. The key to a successful portfolio is creating the right mix of assets. We believe investing in one of our MAPs funds either on its own or as a combination with the other funds available, could deliver the best mix for your customers' specific investment needs. Please read our Fund Guide for a description of each fund. The Key Information Documents for this product are available to view at any time on [www.irishlife.ie/key-information-documents](http://www.irishlife.ie/key-information-documents). Irish Life's views have not been prepared based on the financial needs or objectives of any particular person.

**Warning: If you invest in this product you may lose some or all of the money you invest.**

**Warning: The value of your investment may go down as well as up.**

## ALL YOU NEED TO KNOW ABOUT OUR SIGNATURE OPTIONS

	SIGNATURE 1	SIGNATURE 2
Minimum investment	€20,000 (including the levy)	€20,000 (including the levy)
Commission	3% plus up to 0.5% trail	3% plus up to 0.5% trail
Allocation rate	100% if the premium <b>before</b> your customer pays the levy is less than €250k 100.5% if the premium <b>before</b> your customer pays the levy is greater than or equal to €250k	97% if the premium <b>before</b> your customer pays the levy is less than €250k 97.5% if the premium <b>before</b> your customer pays the levy is greater than or equal to €250k
Total estimated fund charge each year	(see table overleaf)	(see table overleaf)
Yearly plan charge	Up to 0.5% (applies if trail taken)	Up to 0.5% (applies if trail taken)
Early encashment charge (years 1-5)	5/5/5/3/1%	No charge
Taxes and levies	Exit tax of 41% (on profit), Government levy of 1% (on premium)	
Regular withdrawal facility	Yes. 4% - 8% of fund value before tax or specified amount after tax (Max of 4% for Property Funds).	Yes. 4% - 8% of fund value before tax or specified amount after tax (Max of 4% for Property Funds).

**For more information, please contact your Irish Life Account Manager  
or log on to [www.Bline.ie](http://www.Bline.ie)**



We have detailed below the fund charge for Signature. For Signature 2 these are 0.25% lower, so for example our Consensus Fund is 0.75% on Signature 2. Remember there is no charge for switching funds at any time. Each of our funds has a volatility rating from IL1 to IL7, which makes it easier for you to advise your customer on the fund that best matches their attitude to risk.

	Irish Life Volatility rating	Standard charge	Estimated average level of variable charge	Total estimated fund charge each year
<b>Irish Life Funds</b>				
Global Cash Fund	IL1	1.00%	-	1.00%
Indexed Euro Short Dated Bond Fund	IL2	1.00%	-	1.00%
Multi-Asset Portfolio Fund 2	IL2	1.00%	0.15%	1.15%
Consensus Cautious Fund	IL3	1.00%	-	1.00%
Diversified Cautious Fund	IL3	1.00%	0.40%	1.40%
Indexed Euro Corporate Bond Fund	IL3	1.00%	-	1.00%
Indexed European Gilts Fund	IL3	1.00%	-	1.00%
Indexed Inflation Linked Bond Fund	IL3	1.00%	-	1.00%
Multi-Asset Portfolio Fund 3	IL3	1.00%	0.15%	1.15%
Multi-Manager Target Return Fund	IL3	0.95%	0.68%	1.63%
Protected Consensus Markets Fund	IL3	1.57%	-	1.57%
Active Managed Fund	IL4	1.00%	-	1.00%
CORE	IL4	1.00%	0.20%	1.20%
Diversified Balanced Fund	IL4	1.00%	0.40%	1.40%
Multi-Asset Portfolio Fund 4	IL4	1.00%	0.15%	1.15%
Consensus Fund	IL5	1.00%	-	1.00%
Diversified Growth Fund	IL5	1.00%	0.40%	1.40%
Global Consensus Fund	IL5	1.00%	-	1.00%
Multi-Asset Portfolio Fund 5	IL5	1.00%	0.15%	1.15%
Consensus Equity Fund	IL6	1.00%	-	1.00%
Dynamic Global Equity Fund	IL6	1.00%	-	1.00%
Global Opportunities Fund	IL6	1.00%	-	1.00%
Global Select Fund	IL6	1.00%	-	1.00%
Indexed Commodities Fund	IL6	0.80%	0.20%	1.00%
Indexed Ethical Global Equity Fund	IL6	1.00%	-	1.00%
Indexed European Equity Fund	IL6	1.00%	-	1.00%
Indexed European Property Shares Fund	IL6	1.00%	-	1.00%
Indexed Japanese Equity Fund	IL6	1.00%	-	1.00%
Indexed North American Equity Fund	IL6	1.00%	-	1.00%
Indexed Technology Fund	IL6	1.00%	-	1.00%
Indexed UK Equity Fund	IL6	1.00%	-	1.00%
Indexed World Equities Fund	IL6	1.00%	-	1.00%
Infrastructure Equities Fund	IL6	1.00%	0.60%	1.60%
Irish Property Fund	IL6	1.25%	-	1.25%
Property Portfolio Fund	IL6	0.80%	0.75%	1.55%

	Volatility rating	Standard charge	Estimated average level of variable charge	Total estimated fund charge each year
Irish Life Funds <i>continued...</i>				
Multi-Asset Portfolio Fund 6	IL6	1.00%	0.05%	1.05%
UK Property Fund	IL6	1.25%	0.05%	1.30%
Indexed Emerging Markets Equity Fund	IL7	1.00%	-	1.00%
Indexed Irish Equity Fund	IL7	1.00%	-	1.00%
Indexed Pacific Equity Fund	IL7	1.00%	-	1.00%
Merrion Fund				
Merrion Global Equity Income Fund	IL6	0.90%	0.80%	1.70%
Fidelity Funds				
Multi-Asset Strategic Defensive Fund	IL2	1.00%	0.90%	1.90%
European Opportunities Fund	IL6	1.00%	0.95%	1.95%
Global Property Shares Fund	IL6	1.00%	1.15%	2.15%
Global Special Situations Fund	IL6	1.00%	0.95%	1.95%
Managed International Fund	IL6	1.00%	0.95%	1.95%
China Fund	IL7	1.00%	1.15%	2.15%
EMEA Fund	IL7	1.00%	1.15%	2.15%
India China Fund	IL7	1.00%	1.15%	2.15%
India Fund	IL7	1.00%	1.15%	2.15%
Davy Funds				
Conservative Income and Growth Fund	IL3	1.25%	-	1.25%
Global Alpha Fund	IL5	0.50%	1.50%	2.00%
Global Brands Fund	IL6	1.25%	-	1.25%
Setanta Funds				
Setanta Income Opportunities Fund	IL4	1.00%	-	1.00%
Setanta Balanced Dividend Fund	IL5	1.00%	-	1.00%
Setanta Managed Fund	IL5	1.00%	-	1.00%
Setanta Equity Dividend Fund	IL6	1.00%	-	1.00%
Setanta Global Equity Fund	IL6	1.00%	-	1.00%
Setanta Global Focus Fund	IL6	1.00%	-	1.00%

**Warning: These products may be affected by changes in currency exchange rates.**

PENSIONS  
INVESTMENTS  
LIFE INSURANCE



# Irish Life

## CONTACT US

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Information correct as of November 2017. This is not a customer document and is for Financial Brokers only.  
In the interest of customer service we may record and monitor calls.  
Signature and Signature 2 are provided by Irish Life Assurance plc.

Irish Life Assurance plc is regulated by the Central Bank of Ireland.